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REMARKS

Claims 1, 4, 7, 8, 12-14, 21 and 22 have been amended. Claims 9 and 11 have been previously cancelled. Claims 1-9, 10 and 12-22 remain pending in the application. Applicants respectfully request further examination of the application, as amended.

Applicants have amended the claims as discussed with the Examiner in the above-referenced telephonic interview. Applicants respectfully request entry of the amendment under 37 CFR 116 on the basis that the amendment will place the application in condition for allowance and it could not have been earlier presented; no additional search or examination is necessary. Alternatively, the amendment will place the application in better form for appeal.

The Examiner rejects claims 1-8, 10 and 12-22 under 35 U.S.C. §102(e) as being anticipated by *Bakshi*. (U.S. Patent No. 6,345,300). As Applicants' undersigned representative discussed with the Examiner, *Bakshi* teaches, in the context of a conventional system in which users of client computers retrieve content from servers on the Internet, how to overcome the problem of transmitting user preferences through a firewall. The Examiner has pointed out that it may be possible to read the claims on *Bakshi* if the claims are interpreted so broadly as to include user preferences within the "data" that the claimed invention aggregates. Applicants have amended the claims as discussed with the Examiner, to replace the word "data" with the more descriptive and precise word "content." The term "content" is well-defined and well-understood by persons of skill in the art to mean the information itself in which users are interested. No person of skill in the art would understand "content" to include user preferences.

With the claims now clearly limited to "content," it is readily apparent that the claims not only do not read on *Bakshi* or other references of record, but describe an invention that is directed to something entirely different from what *Bakshi* describes. Applicants invention is directed to aggregating a user's content from multiple sources on the Internet, such as the user's bank account, brokerage account, and providers of goods and services with whom the user has an account or is otherwise associated. This content is associated with the user in that, for example, it is the user's bank account information or brokerage account information. The claimed invention seeks out this information ("content associated with the user") from various sources on the Internet on which it can be found, and aggregates or brings the information together for the

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user in a single presentation on the user's computer. (The term "data aggregation" is also well-understood by persons skilled in the art to refer to a system of this nature.) The user can thus see the status of all of his accounts and other content at once. Thus, it should be clear that the Bakshi system, which has nothing to do with aggregating for a user on the user's client computer content associated with that user, is not even within the realm of Applicants' invention.

Applicants believe that the application is in condition for allowance without necessitating further examination or search, and that entry of the amendment is proper under 37 CFR 116. The original search conducted by the Examiner undoubtedly covered what is claimed because the claims, as amended, merely reflect exactly what was clearly intended to be claimed originally and exactly what is described in Applicants' specification. That the claims arguably may have originally been drafted broadly enough to read on *Bakshi* was due merely to imprecision rather than any attempt to claim a broader invention; a reader of the claims in view of the specification would surely have understood that Applicants did not intend the claims to read on aggregating and storing a user's preferences. The amendment replacing "data" with "content" could not have been earlier presented because Applicants did not know the Examiner was reading "aggregating data associated with a user" more broadly than was intended. The original search should have revealed any references relating to what is now very precisely set forth in the claims. Indeed, Applicants have submitted in Information Disclosure Statements a considerable number of prior art references. Applicants respectfully believe the art has been searched, the Examiner has duly examined what Applicants consider to be the invention and what is now clearly and precisely claimed, and that no further search or examination is required. Entry of this After-Final Amendment under 37 CFR 116 is respectfully requested because, as discussed above, this amendment could not have been earlier presented. Alternatively, Applicants further believe this Amendment places the application in better form for appeal and that entry of the amendment is

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proper under 37 CFR 116 on that basis. Applicants therefore respectfully request entry of this Amendment and allowance of the application.

Respectfully Submitted,

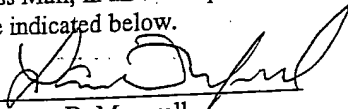
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